LISATHEMORTGAGEGUIDE

VA Loan Benefit Guide

Discover how your VA home loan benefits can help you buy a home in Texas.



Lisa Keese

Branch Manager
NMLS#206895
817-233-9226
www.LisaTheMortgageGuide.com

NEXA Lending
Corp NMLS# 1660690

YOUR VA HOME LOAN BENEFITS

Thank You for Your Service!



You've earned one of the most valuable home loan benefits available, and I want to help you make the most of it.

I'm Lisa Keese, a Texas mortgage broker with more than 30 years as a loan officer. My goal is to make the process simple, answer your questions, and help you move forward with confidence.

5 BIG BENEFITS OF A VA LOAN

No Down Payment for Eligible Buyers

Eligible buyers with sufficient entitlement may qualify for 100% financing.

No Monthly Mortgage Insurance

VA loans don't require monthly PMI, which can mean a lower payment.

Competitive Interest Rates

VA loans often offer attractive rates compared with other financing options.

Flexible Credit Guidelines

Perfect credit isn't required. Approval depends on your overall financial situation and lender requirements.

Seller-Paid Closing Costs

Sellers may contribute toward eligible closing costs, potentially reducing the money you need at closing.

Your VA benefit could make buying a home possible sooner than you think.

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

CAN I QUALIFY FOR A VA LOAN?

You May Qualify Even If You Think You Don't

One of the biggest misconceptions about VA loans is that qualifying is difficult. The truth is, you may have more options than you realize.

1 Who may be eligible?

VA home loans may be available to:

- Eligible veterans
- Active-duty service members
- Certain National Guard and Reserve members
- Certain surviving spouses

Eligibility depends on your service history and VA requirements.

I can help you obtain and review your Certificate of Eligibility (COE) to determine your available VA home loan benefit.

2 What about my credit and income?

- You don't need perfect credit.
- Your income and monthly bills help determine what you can comfortably afford.
- VA also looks at **residual income**: the money left over each month for everyday living, like groceries, gas and childcare.
- VA disability income, military retirement and certain military allowances may help you qualify.

Not sure if you're eligible? Let's review your VA benefits together.

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

CAN I QUALIFY FOR A VA LOAN?

What About Money Upfront?

3 Will I need money upfront?

No down payment doesn't always mean no out-of-pocket costs. You may still have:

- **Closing costs:** Fees associated with finalizing your home purchase.
- **Earnest money:** A good-faith deposit submitted with your offer.
- **Home inspection:** An optional but recommended inspection, typically paid before closing.
- **VA appraisal fee:** The cost of the VA-required appraisal, paid once your home inspection is complete and you're ready to move forward.

The good news: Seller contributions or lender credits may help reduce eligible costs.

4 What is the VA funding fee?

Some VA borrowers pay a one-time funding fee that can often be included in the loan.

Many veterans receiving qualifying VA disability compensation are exempt.

> **I'll help you determine whether this fee applies to you.**

Not sure where you stand? Let's find out together.

Call or text (817) 233-9226

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

ADDITIONAL BENEFITS FOR TEXAS VETERANS

Texas Veterans May Qualify for Even More Savings

Property Tax Benefits

VA DISABILITY RATING	POTENTIAL EXEMPTION
10% to 29%	$5,000 of taxable value
30% to 49%	$7,500 of taxable value
50% to 69%	$10,000 of taxable value
70% to 99%	$12,000 of taxable value
Qualifying 100% disability or individual unemployability	**Potential full exemption on your homestead**

These are reductions in your home's taxable value, not dollar-for-dollar tax savings. Eligibility, property qualifications and filing requirements apply.

Texas Veterans Land Board

Texas offers additional home financing programs through the Veterans Land Board and participating lenders. Eligible veterans may qualify for financing benefits or interest rate discounts.

Additional Programs

Certain Texas homebuyer assistance programs may also be available, subject to eligibility and compatibility with your chosen mortgage.

Every veteran's situation is different. I'll help you explore the benefits and programs available to you.

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

YOUR ROADMAP TO HOMEOWNERSHIP

From VA Benefits to Your New Front Door

1. **Let's Talk**
   We'll discuss your goals, timeline, finances and homeownership plans.

2. **Review Your VA Benefits & Get Preapproved**
   I'll help confirm your VA eligibility, review your financial information, and determine a comfortable homebuying budget.

3. **Find Your Home**
   Work with a knowledgeable real estate agent to find a home that fits your needs and budget.

4. **Inspection, Appraisal & Final Approval**
   Complete the necessary property reviews and final loan approval process.

5. **Closing Day!**
   Sign your closing documents, receive your keys and begin your next chapter.

Ready for Step 1? Call or text (817) 233-9226

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

BE PREPARED

Documents You May Need

- [ ] DD-214 or military statement of service, if applicable
- [ ] Recent pay stubs or military LES
- [ ] W-2s or tax returns, as applicable
- [ ] Recent bank statements
- [ ] VA disability award letter, if applicable
- [ ] Government-issued ID

Document requirements vary by borrower. I'll tell you exactly what you need.

Three Common VA Loan Myths

MYTH I can only use my VA loan once.

FACT Your VA home loan benefit may be used multiple times, depending on available entitlement.

MYTH I need perfect credit.

FACT VA loans have flexible credit guidelines, although lenders have their own requirements.

MYTH Sellers won't accept VA offers.

FACT A well-prepared VA offer can be competitive, and the strength of an offer depends on more than the loan type.

For general educational purposes only; not a commitment to lend or an offer of credit. All loans are subject to credit approval, property approval and program guidelines, which may change. Not all borrowers will qualify; rates, terms and savings are not guaranteed. Not affiliated with or endorsed by the U.S. Department of Veterans Affairs, the Texas Veterans Land Board or any government agency. Lisa Keese, NMLS #206895. NEXA Lending LLC, NMLS #1660690 (nmlsconsumeraccess.org). Equal Housing Opportunity. Information current as of November 2026. Sources: VA.gov; Texas Comptroller of Public Accounts; Texas General Land Office.

NEXA Lending
Corp NMLS# 1660690
1237 Palo Duro Ct, Burleson, Tx 76028

Ready to See What Your VA Benefits Can Do for You?

A free 15-minute conversation is all it takes! I'll help you understand your VA benefits, estimated buying power, and additional Texas veteran benefits that may be available to you.

Schedule a Free 15-Minute Call with Lisa

Ready to take the next step? Complete my secure online application, and I'll personally review your information and walk you through your options.

Start Your Secure VA Loan Application

Lisa Keese | Branch Manager
817-233-9226
LisaTheMortgageGuide.com

Corp NMLS# 1660690

NEXA Lending

Branch Address: 1237 Palo Duro Ct, Burleson, Tx 76028 | Corp Address: 5559 S Sossaman Rd, Bldg 1 Ste 101 Mesa, AZ 85212